

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: ) Chapter 7  
 )  
**JOSE A. SANCHEZ AND ERIKA E.** ) **CASE NO. 08-11278**  
**SANCHEZ,** )  
 ) Hon. Susan Pierson Sonderby  
Debtor(s).

**TRUSTEE'S FINAL REPORT**

Ronald R. Peterson, not individually but as Trustee for Jose A. Sanchez and Erika E. Sanchez (the "Debtor"), respectfully submits to the Court and to the United States Trustee his Final Report in accordance with 11 U.S.C. § 704(9), and states:

1. The Petition commencing this case was filed on May 4, 2008. Ronald R. Peterson was appointed Trustee on May 4, 2008. The Trustee's bond in this case is included as part of the Trustee's blanket bond coverage.

2. The Trustee certifies that he has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee has not found it advisable to oppose the Debtor(s) discharge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A.

3. The disposition of the estate property is set forth in Exhibit B. The scheduled value of property abandoned is \$0. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.

4. A summary of the Trustee's Final Report as of January 30, 2009 is as follows:

(a)	RECEIPTS (see Exhibit C):	\$30,435.29
(b)	DISBURSEMENTS (see Exhibit C):	\$ <u>0.00</u>
(c)	NET CASH available for distribution:	\$30,435.29
(d)	TRUSTEE/PROFESSIONAL COSTS:	
i)	Trustee's compensation requested (See Exhibit E)	
	Fee	\$3,793.53
	Expenses	\$75.35
ii)	Compensation requested by attorney for the Trustee (See Exhibit F)	
	Fee	\$0.00
	Expenses	\$0.00
iii)	Compensation requested by Accountant for the Trustee (See Exhibit G)	
	Fee	\$0.00
	Expenses	\$0.00

5. The Bar Date for filing unsecured claims expired on October 14, 2008.

6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee (See Exhibit D). The actual dollar amount of claims allowed and/or requested for this estate is as follows:

(a)	Allowed unpaid secured claims	\$0.00
(b)	Chapter 7 administrative and 28 U.S.C. § 1930 claims	\$3,868.88
(c)	Allowed Chapter 11 administrative claims	\$0.00
(d)	Allowed priority claims	\$0.00
(e)	Allowed unsecured claims	\$89,190.31

7. Trustee proposed that unsecured creditors receive a distribution of 29.78621% of allowed claims.

8. Total compensation previously awarded to Trustee's counsel, accountants or other professionals was \$0.00. Trustee's attorneys, accountants, or other professionals' compensation

requested but not yet allowed is \$0.00. The total of Chapter 7 professional fees and expenses requested for final allowance is \$0.00. (See Exhibit G).

9. A fee of \$1,150.00 was paid to Debtor's counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. § 329.

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§ 330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowance of the administrative claims and expenses stated in this Report, and for such other relief as the Court shall deem proper.

Respectfully submitted,

/s/ Ronald R. Peterson

RONALD R. PETERSON, not individually but as  
Trustee for Jose A. Sanchez and Erika E. Sanchez

Ronald R. Peterson (02188473)  
JENNER & BLOCK LLP  
330 North Wabash Avenue  
Chicago, IL 60611  
PH: (312) 923-2981  
FAX: (312) 840-7381

Dated: March 6, 2009

**TASKS PERFORMED BY TRUSTEE**

(Describe tasks performed and results achieved. Major tasks are summarized in paragraph form below.)

- A. Conducted Meeting of Creditors Pursuant to 11 U.S.C. § 341; Discovery regarding recovery of assets.
- B. Avoided transfer and recovered proceeds of Debtor's interest in residence at 602 Deerfield, Streamwood, IL.
- C. Reviewed and analyzed all of the claims filed.
- D. Prepared report on checking claims and Trustee's Report and Final Account.

**DISPOSITION OF ESTATE PROPERTY**

**(SEE ATTACHED FORM 1)**

**FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

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Case No: 08-11278 SPS Judge: SUSAN PIERSON SONDERBY  
Case Name: SANCHEZ, JOSE A.  
SANCHEZ, ERIKA E.  
For Period Ending: 04/20/09

Trustee Name: RONALD R. PETERSON  
Date Filed (f) or Converted (c): 05/04/08 (f)  
341(a) Meeting Date: 06/02/08  
Claims Bar Date:

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. CHECKING ACCOUNT # 8410586669 HARRIS NATIONAL BANK	10.00	Unknown		0.00	Unknown
2. COLLEGE SAVINGS ACCOUNT	3,000.00	Unknown		0.00	Unknown
3. MISCELLANEOUS HOUSEHOLD FURNISHINGS	500.00	Unknown		0.00	Unknown
4. WEARING APPAREL	400.00	Unknown		0.00	Unknown
5. SCHOOL DISTRICT U-46 PENSION PLAN (IMRF)	5,000.00	Unknown		0.00	Unknown
6. SCHOOL DISTRICT U-46 403(B) PLAN	1,100.00	Unknown		0.00	Unknown
7. 1998 NISSAN ALTIMA - 137,000 MILES	2,000.00	Unknown		0.00	Unknown
8. Avoidance Settlement (u)	0.00	30,413.86		30,413.86	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		21.93	Unknown

TOTALS (Excluding Unknown Values)	\$12,010.00	\$30,413.86	\$30,435.79	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The avoidance has been recovered. The Trustee estimates that the case will close by 3/31/09.

Initial Projected Date of Final Report (TFR): 03/31/09 Current Projected Date of Final Report (TFR): 03/31/09

**RECEIPTS AND DISBURSEMENTS**

**(SEE ATTACHED FORM 2)**

**Include Notice Fixing Time for Filing Claims With Service List**





**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: ) Chapter 7  
JOSE A. SANCHEZ AND ERIKA E. )  
SANCHEZ, ) CASE NO. 08-11278  
Debtor(s). ) Hon. Susan Pierson Sonderby

**DISTRIBUTION REPORT**

I, Ronald R. Peterson, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distributions.

**SUMMARY OF DISTRIBUTION**

Chapter 7 Administrative Expenses:	\$3,868.88
Chapter 11 Administrative Expenses:	0.00
Priority Claims (507(a)(3)-(a)(6)):	0.00
Secured Tax Liens:	0.00
Priority Tax Claims:	0.00
General Unsecured Claims:	\$26,566.41
<b><u>TOTAL AMOUNT TO BE DISTRIBUTED</u></b>	<b>\$30,435.29</b>

1.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 100%
	§ 726 (a) and (b) and § 507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. § 1930(6))	\$3,868.88	\$3,868.88
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
	Trustee		
	Fees	\$3,793.53	\$3,793.53
	Expenses	\$75.35	\$75.35
	Jenner & Block		
	Fees	\$0.00	\$0.00
	Expenses	\$0.00	\$0.00

2.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 726 (a) and (b) and § 507(a)(1) (debtor-in-possession (DIP) administrative expenses)	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

3.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to § 502(f)	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

4.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 507(a)(3) - Wages, salaries or commissions limited to \$4,000	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

5.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 507(a)(4) - Contributions to Employee Benefit Plans	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

6.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,000	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

7.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 507(a)(6) - Deposits by consumers to the extent of \$1,800	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

8.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 724(b) - Tax liens	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

9.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 507(a)(8) - Tax claims excluding fines and penalties	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

10.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 507(a)(9) - Capital commitments to Federal Depository Institutions	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

11.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 29.78621%
	§ 726(a)(2) - General claims (To be paid pro-rata after costs of administration and priority claims are paid in full)	\$89,190.31	\$26,566.41
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
1	PYOD LLC, its successors and Assigns as assignee of Washington Mutual Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603-0587	\$15,245.62	\$4,541.09
2	PYOD LLC, its successors and assigns as assignee of Citibank Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603-0587	\$7,513.23	\$2,237.91
3	PYOD LLC, its successors and assigns as assignee of Citibank Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603-0587	\$9,553.90	\$2,845.74
4	PYOD LLC, its successors and assigns as assignee of Citibank Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603-0587	\$59.28	\$17.66
5	PYOD LLC, its successors and assigns as assignee of Citibank Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603-0587	\$689.34	\$205.33
6	Discover Bank/DFS Services LLC P.O. Box 3025 New Albany, OH 43054-3025	\$3,180.94	\$947.48

7	Chase Bank USA C/O Weinstein and Riley, PS 2001 Western Avenue, Suite 400 Seattle, WA 98121	\$12,475.33	\$3,714.93
8	Chase Bank USA C/O Weinstein and Riley, PS 2001 Western Avenue, Suite 400 Seattle, WA 98121	\$1,030.40	\$306.92
9	Chase Bank USA C/O Weinstein and Riley, PS 2001 Western Avenue, Suite 400 Seattle, WA 98121	\$4,366.68	\$1,300.67
10	Chase Bank USA, N.A. c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	\$336.88	\$100.34
11	U.S. Department of Education Attn: Borrowers Service Dept. P.O. Box 5609 Greenville, TX 76403	\$14,148.87	\$4,214.41
12	Capital Recovery II 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	\$78.14	\$23.27
13	Capital Recovery II 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	\$125.03	\$37.24
14	Pra Receivables Management Llc As Agent of Portfolio Recovery Assocs. c/o Capital One P.O. Box 41067 Norfolk, VA 23541	\$15,738.53	\$4,687.91
15	FIA Card Services, N.A./ Bank of America By American InfoSource L.P. As its agent 4525 North Santa Fe Avenue Oklahoma City, OK 73118	\$4,648.14	\$1,384.50

12.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 726(a)(3) - Late unsecured claims	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

13.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 726(a)(4) -Fines/Penalties	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

14.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND 0.00%
	§ 726(a)(5) - Interest	\$0.00	\$0.00
Claim No.	Creditor	Amount of Allowed Claim	Amount of Dividend
N/A		\$0.00	\$0.00

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED/ WITHDRAWN (DESIGNATE)
N/A				

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

Dated: \_\_\_\_\_, 2009

\_\_\_\_\_  
Trustee